

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : 10/043,247  
Applicant : David Garrison, et al.  
Filed : January 14, 2002  
Title : Remittance Payment Processing with Account Scheming and/or  
Validation

Art Unit : 3693  
Examiner : Apple, Kirsten Sachwitz

Docket No. : 23952-0045  
Customer No. : 29052

**PRELIMINARY AMENDMENT**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Prior to examination, please amend the application as follows.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 4  
of this paper.

**Remarks** begin on page 9 of this paper.